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EXAMINER

CHANG, EDWARD

ART UNIT

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/710,742	<b>Applicant(s)</b> TSUEI ET AL.	
	<b>Examiner</b> EDWARD CHANG	<b>Art Unit</b> 3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on January 7, 2009.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-34 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-34 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                     | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

## DETAILED ACTION

### Status of Claims

1. This action is in response to the RCE response filed on 7<sup>th</sup> of January 2009.
2. Independent claims 1, 11, and 33 have been amended.
3. Claims 1-34 are currently pending and have been examined.
4. The rejections of claims 1, 11, and 33 have been updated to reflect the amendments.

### Response to Arguments

5. Applicant's arguments filed 7<sup>th</sup> of January 2009 have been fully considered but they are not persuasive. Referring to the previous Office action, Examiner has cited relevant portions of the references as a means to illustrate the systems as taught by the prior art. As a means of providing further clarification as to what is taught by the references used in the first Office action, Examiner has expanded the teachings for comprehensibility while maintaining the same grounds of rejection of the claims, except as noted above in the section labeled "Status of Claims." This information is intended to assist in illuminating the teachings of the references while providing evidence that establishes further support for the rejections of the claims.

6. **EXAMINER'S NOTE:** As for claim 11, examiner noticed applicant has moved the limitation to the preamble. Examiner will not give patentable weight to it. But since examiner already cited an art in the previous action, examiner will leave the rejection as is.

With regard to the limitations of claims 1, 11, 30 and 33, Applicant argues Melen does not relate to, teach, or suggest the element "...wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account..." The Examiner respectfully disagrees. The citation examiner has cited does teach the limitation because document number is "alias" and it is generated using the attribute of the document. And also the citation further cites "*Searching on the attribute values of a document enables quick retrieval of similar documents by comparing the attribute values stored*

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*in the index for each document.*“, basically attribute value of the document (equate to account number mentioned in the limitation) is compared with the other documents (equate to other existing accounts). Therefore it clearly teaches the limitation.

With regard to limitations of claims 33 and 34, Applicant has not fully amended the claim to resolve the rejection. There is still a limitation saying, *“the processor comprising computer program code executable by said processor...”* Please refer to the rejection below for details.

### Claim Rejections - 35 USC § 101

7. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

8. Claims 1~6, 9~11, 12~21, and 27~29 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

A claimed process is eligible for patent protection under 35 U.S.C. § 101 if:

“(1) it is tied to a particular machine or apparatus, or (2) it transforms a particular article into a different state or thing. See Benson, 409 U.S. at 70 (‘Transformation and reduction of an article ‘to a different state or thing’ is the clue to the patentability of a process claim that does not include particular machines.’); Diehr, 450 U.S. at 192 (holding that use of mathematical formula in process ‘transforming or reducing an article to a different state or thing’ constitutes patent-eligible subject matter); see also Flook, 437 U.S. at 589 n.9 (‘An argument can be made [that the Supreme] Court has only recognized a process as within the statutory definition when it either was tied to a particular apparatus or operated to change materials to a ‘different state or thing’ ’); Cochrane v. Deener, 94 U.S. 780, 788 (1876) (‘A process is...an act, or a series of acts, performed upon the subject-matter to be transformed and reduced to a different state or thing.’).<sup>7</sup> A claimed process involving a fundamental principle that uses a particular machine or apparatus would not pre-empt uses of the principle that do not also use the specified machine or apparatus in the manner claimed. And a claimed process that transforms a particular article to a specified different state or thing by applying a fundamental principle would not pre-empt the use of the principle to transform any other article, to transform the same article but in a manner not covered by the claim, or to do anything other than transform the specified article.” (*In re Bilski*, 88 USPQ2d 1385, 1391 (Fed. Cir. 2008))

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Also noted in *Bilski* is the statement, "Process claim that recites fundamental principle, and that otherwise fails 'machine-or-transformation' test for whether such claim is drawn to patentable subject matter under 35 U.S.C. §101, is not rendered patent eligible by mere field-of-use limitations; another corollary to machine-or-transformation test is that recitation of specific machine or particular transformation of specific article does not transform unpatentable principle into patentable process if recited machine or transformation constitutes mere 'insignificant post-solution activity.'" (*In re Bilski*, 88 USPQ2d 1385, 1385 (Fed. Cir. 2008)) Examples of insignificant post-solution activity include data gathering and outputting. Furthermore, the machine or transformation must impose meaningful limits on the scope of the method claims in order to pass the machine-or-transformation test. Please refer to the USPTO's "Guidance for Examining Process Claims in view of *In re Bilski*" memorandum dated January 7, 2009, [http://www.uspto.gov/web/offices/pac/dapp/opla/documents/bilski\\_guidance\\_memo.pdf](http://www.uspto.gov/web/offices/pac/dapp/opla/documents/bilski_guidance_memo.pdf).

It is also noted that the mere recitation of a machine in the preamble in a manner such that the machine fails to patentably limit the scope of the claim does not make the claim statutory under 35 U.S.C. § 101, as seen in the Board of Patent Appeals Informative Opinion *Ex parte Langemyr et al.* (Appeal 2008-1495), <http://www.uspto.gov/web/offices/dcom/bpai/its/fd081495.pdf>.

Claims 1~6, 9~11, 12~21, and 27~29 are not tied to a particular machine or apparatus nor do they transform a particular article into a different state or thing, thereby failing the machine-or-transformation test; therefore, claims 1~6, 9~11, 12~21, and 27~29 are non-statutory under § 101. As for claim 1, "...via a processor..." could be changed to "...by a processor...", because human being can do the analyzing via a processor. As for claim 11, critical step analyzing should be done "by a computer".

Appropriate correction is required.

### Claim Rejections - 35 USC § 112

9. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

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10. Claims **33 and 34** are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The limitation *...the processor comprising computer program code executable by said processor...* is awkward because it seems that the at least one database (instead of the processor itself) should store the computer program code and the processor should execute this code. Please clarify.

### Claim Rejections - 35 USC § 103

11. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

12. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

**Examiner's Note:** The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

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13. Claims 1-9, 11, 30, and 32-34 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker (US 5,794,207) in view of Melen et al. (hereinafter "Melen"); (US 6,263,121 B1).

**As per Claim 1:**

**Walker as shown, also discloses the following limitations:**

- *Receiving an electronic communication from a first party, said electronic communication identifying a second party to a transaction between said first party and said second party, said identification of said second party comprising an alias such that said second party need not reveal their true identity to said first party to conduct said transaction; (See at least Column 26, Line 55+)*
- *Using said identification received from said first party to retrieve data that is related to said second party and material said transactions; (See at least Column 19, Line 29+)*
- *Analyzing said retrieved data to determine whether to authorize said transaction; and (See at least Column 8-9, Line 66+)*
- *Providing an indication to said first party as to whether said transaction is authorized. (See at least Column 8-9, Line 66+)*

However, Walker does not disclose the following limitations, but Melen however as shown, does:

- ***Wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account;*** (See at least Column 6, Line 54+, "...a document number is generated using the attribute values of the document matching the number...", document number = alias, document = account application)

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Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Melen's archiving and retrieving system to generate an alias after authenticating the account identifier. This would greatly increase the security of the system and ultimately increase the efficiency of the system.

**As per Claim 2:**

**Walker as shown, also discloses the following limitations:**

- *Transaction information including at least one of the group of transaction date, transaction time, transaction amount, transaction type, or an identification of said first party. (See at least Column 9, 17+)*

**As per Claim 3:**

**Walker as shown, also discloses the following limitations:**

- *Electronic communication further comprises a PIN. (See at least Column 23, 25+)*

**As per Claim 4:**

**Walker as shown, also discloses the following limitations:**

- *Service provider comprises at least one of the group of vendors, merchants, wholesalers, retailers, or ecommerce providers. (See at least Column 10, Line 50+)*

**As per Claim 5:**

**Walker as shown, also discloses the following limitations:**

- *Retrieved data comprises at least one of personal or business information. (See at least Column 8, Line 42+)*



**As per Claim 6:**

**Walker as shown, also discloses the following limitations:**

- *Business information comprises financial information relating to said second party. (See at least Column 9, Line 1+)*

**As per Claim 7:**

**Walker as shown, also discloses the following limitations:**

- *Communication link comprises at least one of a public or a private communication system. (See at least Fig.2, label 245)*

**As per Claim 8:**

**Walker as shown, also discloses the following limitations:**

- *Communication link comprises at least one of the group of the internet, a PSTN, or a preexisting public communication system. (See at least Column 8, Line 59+)*

**As per Claim 9:**

**Walker as shown, also discloses the following limitations:**

- *Further comprising the step of confirming receipt of said electronic communication received from said first party. (See at least Column 9, Line 5+)*

**As per Claim 11:**

**Walker as shown, also discloses the following limitations:**

- *A first party to a transaction receiving an identification of a second party identification is an alias, enabling said second party to enter into said transaction anonymously; (See at least Column 26, Line 55+)*

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- *First party causing said identification of said second party to be transmitted electronically to an information hub for authentication of said transaction; (See at least Column 10, Line 57+)*
- *Communication hub receiving said electronic transmission from said first party, said electronic transmission including said second party identification; (See at least Fig. 1, and see at least Column 8, Line 57)*
- *Using said identification received from said first party to retrieve data that is related to said second party and material to said transaction; (See at least Column 19, Line 29+)*
- *Analyzing said retrieved data to determine whether to authorize said transaction; and (See at least Column 10, Line 57+)*
- *Providing an indication to said first party as to whether said transaction is authorized without revealing a true identification of said second party. (See at least Column 9, Line 5+); (See at least Column 10, Line 1+)*

However, Walker does not disclose the following limitations, but Melen however as shown, does:

- ***Wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account;*** (See at least Column 6, Line 54+, "...a document number is generated using the attribute values of the document matching the number...", document number = alias, document = account application)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Melen's archiving and retrieving system to generate an alias after authenticating the account identifier. This would greatly increase the security of the system and ultimately increase the efficiency of the system.

**As per Claim 30:**

**Walker as shown, also discloses the following limitations:**

- *Receiving an electronic communication from a first party, said electronic communication identifying a second party to a transaction between said first party and said second party, said identification of said second party comprising an alias such that said second party need not reveal their true identity to said first party to conduct said transaction; (See at least Column 26, Lines 55+)*
- *Retrieving data related to said second party and material to said transaction, said retrieval based on said identification received from said first party; (See at least Column 19, Lines 29+)*
- *Analyzing said retrieved data to determine whether to authorize said transaction; (See at least Column 8-9, Lines 66+)*
- *Providing an indication to said first party as to whether said transaction is authorized. (See at least Column 8-9, Lines 66+)*

However, Walker does not disclose the following limitations, but Melen however as shown, does:

- ***Wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account;*** (See at least Column 6, Line 54+, "...a document number is generated using the attribute values of the document matching the number...", document number = alias, document = account application)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Melen's archiving and retrieving system to generate an alias after

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authenticating the account identifier. This would greatly increase the security of the system and ultimately increase the efficiency of the system.

**As per Claim 32:**

**Walker as shown, also discloses the following limitations:**

- *Confirming receipt of said electronic communication received from said first party. (See at least Column 9, Lines 5+)*

**As per Claim 33:**

**Walker as shown, also discloses the following limitations:**

- *At least one processor; (See at least Fig. 2, label 205)*
- *At lease one database accessible by said processor; (See at least Fig. 2, label 250)*
- ***A computer-readable medium comprising computer program code executable by said processor and configured to accommodate anonymous transactions between the two or more parties, said computer program comprising computer program code means for*** (See at least Fig. 2, label 240)
- *Receiving an electronic communication from a first party, said electronic communication identifying a second party to a transaction between said first party and said second party, said identification of said second party comprising an alias such that said second party need not reveal their true identity to said first party to conduct said transaction; (See at least Column 26, Lines 55+)*
- *Retrieving data from said database, wherein said data is related to said second party and material to said transaction, said retrieval based on said identification received from said first party; (See at least Column 19, Lines 29+)*
- *Analyzing said retrieved data to determine whether to authorize said transaction; (See at least Column 8-9, Lines 66+)*

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- *Providing an indication to said first party as to whether said transaction is authorized.* (See at least Column 8-9, Lines 66+)

However, Walker does not disclose the following limitations, but Melen however as shown, does:

- ***Wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account;*** (See at least Column 6, Line 54+, "...a document number is generated using the attribute values of the document matching the number...", document number = alias, document = account application)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Melen's archiving and retrieving system to generate an alias after authenticating the account identifier. This would greatly increase the security of the system and ultimately increase the efficiency of the system.

**As per Claim 34:**

**Walker as shown, also discloses the following limitations:**

- Confirming receipt of said electronic communication received from said first party. (See at least Column 9, Lines 5+)

**14.** Claims 12-16 and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view of Melen in view of Breck et al. (hereinafter "Breck"); (US 2004/ 0158532 A1).

**As per Claim 12:**

Combination of Walker/Melen discloses the limitations as shown in the rejections above. But,

**Walker/Melen as shown does not discloses the following limitation, but Breck does:**

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- *Providing an alias account for credit cardholder on a credit cardholder on a credit card processing system that is associated with a first credit card and that identifies the cardholder with an alias identity; (See at least Paragraphs 0013-19, 0048-0060)*
- *Providing a primary account for the credit cardholder on the credit card processing system that is associated with a second credit card and identifies the cardholder with the cardholder's real identity; and (See at least Paragraphs 0013-19, 0048-0060)*
- *Providing secure database to create a relationship between the alias account and the primary account to carry out credit card processing functions, (See at least Paragraphs 0013-19, 0048-0060)*
- *Step of using said identification received from said first party to retrieve data related to said second part and material to said transaction comprises retrieving data from said secure database. (See at least Fig. 8, labels 115, 120, 18)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Breck's system to have a secured database of two separate accounts(alias/primary) to anonymously identify the cardholder without revealing the real identity. This greatly increases the security of the identity of the cardholder.

**As per Claim 13:**

The combination of Walker / Melen / Breck discloses the limitations as shown in the rejections above. Furthermore, **Breck as shown, also discloses the following limitations:**

- *Creating the relationship between the alias and primary account by constructing a database that associates a second primary account and a second alias account stored in the secure database. (See at least Paragraphs 0042-59, 0066-0086)*

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Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Breck's system to create a relationship by linking second account having its own alias and primary account with the first account to effectively manage two linked accounts in a single secure database.

**As per Claim 14:**

The combination of Walker / Melen / Breck discloses the limitations as shown in the rejections above. Furthermore, **Breck as shown, also discloses the following limitations:**

- *Constructing a first database that contains information for setting up the second alias account in the secure database; (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)*
- *Constructing a second database containing information for assigning an account number to the second alias account setup from information in the first database; (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)*
- *Constructing a third database containing information to create a profile for an issuer that is assigned to the second alias account constructed from the first database; (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)*
- *Constructing a fourth database that contains information for matching the second alias account created from the first database and a second primary account that corresponds to the primary account on the card processing system; and (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)*
- *Constructing a fifth database containing alias and primary account information for replacing the alias identity with the cardholder's real identity retrieved from the second primary account. (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as

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taught by Breck's system to create a relationship by linking multiple accounts with each account having its own alias and primary account to effectively manage multiple accounts in a single secure database.

**As per Claim 15:**

The combination of Walker / Melen / Breck discloses the limitations as shown in the rejections above. Furthermore, **Breck as shown, also discloses the following limitations:**

- *Receiving a security stub from an applicant and using the security stub to setup an alias account in the secure database that corresponds to a second alias account in the credit card processing system; (See at least Fig. 1, labels 2, 15, 3)*
- *Providing the alias account's information to the credit card processing system so that the credit card processing system can set up the second alias account; (See at least Fig. 8, labels 105, 6)*
- *Receiving a credit card application at the credit card processing system from an applicant to setup the primary account in the credit card processing system; and (See at least Fig. 8, labels 110, 18)*
- *Providing the primary account's information from the credit card processing system to the secure database so that the secure database can setup a second primary account that corresponds to the account in the credit card processing system. (See at least Fig. 8, labels 5, 6)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Breck's system to setup a anonymous credit card processing system on a secure database to secure the real identity of the applicant. This would greatly increase the security of the identity.



**As per Claim 16:**

The combination of Walker / Melen / Breck discloses the limitations as shown in the rejections above. Furthermore, **Breck as shown, also discloses the following limitations:**

- *Receiving the security stub with a password and a first document tracking number; (See at least Fig. 1, label 15, Paragraphs 0054, 0072, 0087-91)*
- *Receiving the credit card application with a source of credit information and a second document tracking number that corresponds to the first document tracking number on the security stub; (See at least Fig. 1, label 15, Paragraphs 0072+)*
- *Creating the relationship between the alias account and the primary account based on the first and second document tracking number. (See at least Paragraphs 0072+)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Breck's system to encode different documents with combination of tracking numbers to effectively track and manage plurality of documents across multiple accounts.

**As per Claim 18:**

The combination of Walker / Melen / Breck discloses the limitations as shown in the rejections above. Furthermore, **Breck as shown, also discloses the following limitations:**

- *Combining the second primary account and the second alias account into a new account; and (See at least Paragraphs 0013-0015)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Breck's system to give the anonymous users the flexibility to quickly create

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new account by combining secondary accounts (alias/primary) together once it is needed.

However, Breck does not disclose the following limitations, but Buchanan however as shown, does:

- *Closing the primary or alias account on the credit card processing system; (See at least Fig. 1, label 38)*
- *Transmitting an indication to the secure database that the primary or alias account has been closed; (See at least Fig. 2, labels 42, 44)*
- *Receiving the indication at the secure database that the primary or alias account has been closed and in response to receiving the indication; (See at least Fig. 2, labels 58, 44)*
- *Transmitting the new account to the credit card processing system (See at least Fig. 2, label 84)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker/Breck's method of anonymous transaction as taught by Buchanan's method to give the anonymous users the flexibility to quickly close the primary accounts (alias/primary) once the accounts are not needed.

**15.** Claim 17 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view of Melen in view of Breck in view of Buchanan et al. (hereinafter "Buchanan"); (US 5,950,179).

**As per Claim 17:**

The combination of Walker / Melen / Breck discloses the limitations as shown in the rejections above. Furthermore, **Breck as shown, also discloses the following limitations in view of Buchanan et al. (hereinafter "Buchanan"); (US 5,950,179).**

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- *Creating a first credit line for the primary account on the credit card processing system; (See at least Paragraphs 0104)*
- *Transmitting an indication of the first credit line from the credit card processing system to the secure database; (See at least Fig.11, label 6)*
- *Receiving the indication of the first credit line at the secure database and apportioning the fast credit line and (See at least Paragraphs 0104)*
- *Assigning a second credit line to the primary account and a third credit line to the alias account; and (See at least Fig. 11, labels 5, 91)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker/Melen/Breck's system as further taught by Breck's system to add an ability to create multiple credit lines to accounts in the credit card processing system to gives the users the flexibility to anonymously create credit lines.

However, Walker/Melen/Breck does not disclose the following limitations, but Buchanan however as shown, does:

- *Transmitting a message reflecting the second credit **line** back to the credit card processing system to replace the first credit line as a new credit line associated with the primary account. (See at least Fig. 2, labels 48, 92)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker/Melen/Breck's system as taught by Buchanan's method to give the anonymous users the flexibility to transmit and quickly change credit line in the credit card processing system .

**16.** Claims 10, 19-29, 31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view of Melen in view of Ginter (US 6,237,786 B1).

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**As per Claim 10:**

Combination of Walker/Melen discloses the limitations as shown in the rejections above. But,

**Walker/Melen as shown does not disclose the following limitation, but Ginter does:**

- *Second party is a child under age of majority. (See at least Page 271, Line 41+)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow the under aged majority to be anonymous so their identity would be hidden. This would greatly increase the security of the identity of the minor.

**As per Claim 19:**

Combination of Walker/Melen discloses the limitations as shown in the rejections above. But,

**Walker/Melen as shown does not disclose the following limitation, but Ginter does:**

- *Second party is a child under the age of majority. (See at least Column 271, Line 41)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow the under aged majority to be anonymous so their identity would be hidden. This would greatly increase the security of the identity of the minor.

**As per Claim 20:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction includes the purchase only of one or more predetermined types of items. (See at least Column 12, Lines 23+)*

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Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to set a range of specific items to be purchased. This will effectively restrict the user from buying unnecessary items.

**As per Claim 21:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Indication provided does not authorize the transaction when the transaction includes a purchase of an item other than a item that has been predetermined by an adult to be eligible for purchase by the child. (See at least Column 324, Lines 11+)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to restrict the under aged majority to only purchase items that are approved by adults. This will prevent children from purchasing inappropriate items.

**As per Claim 22:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Predetermined items are made available for purchase by the child via a website. (See at least Column 285, Lines 45+); (See at least Column 271, Lines 41+)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow children to use the website to quickly and accurately purchase the predetermined items.

**As per Claim 23:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction comprising a purchase of an item from a predetermined website is authorized by the **provided** indication.* (See at least Column 285, Lines 45+);  
(See at least Column 271, Lines 41+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow anonymous users to use the predetermined website to quickly and accurately purchase the items.

**As per Claim 24:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Wherein an area of the website in which particular predetermined items are offered for purchase are password protected.* (See at least Column 324, Lines 11+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to password protect particular predetermined items to further protect anonymous users from purchasing unnecessary and inappropriate items.

**As per Claim 25:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Wherein a password is provided to the child by an adult, thereby enabling the child to enter the **area of the** website for purchase of a particular predetermined item.* (See at least Column 324, Lines 11+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to only allow adult to provide the password to the child for entering the website. This would restrict the child from entering inappropriate websites to purchase a particular predetermined item.

**As per Claim 26:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Entity that maintains the website is an internet service provider.* (See at least Column 97, Lines 42+); (See at least Column 285, Lines 47+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow internet service provider to maintain the entity of the website to efficiently administer the website at the same time.

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**As per Claim 27:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction comprises payment by the second party with a credit card. (See at least Column 271, Lines 41+)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow the anonymous users to make a transaction with a credit card to quickly and safely make a payment.

**As per Claim 28:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction comprises payment by the second party with a debit card. (See at least Column 240, Lines 10+)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow the anonymous users to make a transaction with a debit card to quickly and safely make a payment.

**As per Claim 29:**

The combination of Walker/ Melen /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction comprises payment by the second party with a prepaid gift card. (See at least Column 249, Lines 63+)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as



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taught by Ginter's method to allow the anonymous users to make a transaction with a gift card to quickly and safely make a payment.

**As per Claim 31:**

Combination of Walker/Melen discloses the limitations as shown in the rejections above. But,

**Walker/Melen as shown does not disclose the following limitation, but Ginter does:**

- *Allowing parental restrictions on the types of transactions performed.* (See at least Column 271, Lines 41+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to restrict the under aged majority to only go into transactions that are approved by adults. This will prevent children from getting involved in wrong types of transactions.

***Conclusion***

10. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).
11. A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the Examiner should be directed to **Edward Chang** whose telephone number is **571.270.3092**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **Kambiz Abdi** can be reached at **571.272.6702**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair> <<http://pair-direct.uspto.gov>>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at **866.217.9197** (toll-free).

Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks**

P.O. Box 1450  
Alexandria, VA 22313-1450

or faxed to **571-273-8300**.

Hand delivered responses should be brought to the **United States Patent and Trademark Office Customer Service Window**:

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March 24, 2009  
/Edward Chang/ Examiner, Art Unit 3692  
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